

**From:** William Switala <switalaw@yahoo.com> on 08/18/2004 03:50:57 PM

**Subject:** Collection of Checks and Other Item by FRB and Funds Transfers through Fedwire.

To Whom It May Concern:

Concerning check clearing for the 21st Century Act, I want the right of recredit to be available whenever a substitute check has been used.

Sincerely,  
William J. Switala

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